

Date: [Insert Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Loan Application Decision - Crop Production Loan

Dear [Applicant Name],

Thank you for submitting your application for a Crop Production Loan for the [Year] planting season. After a thorough review of your farm's historical data and the projected yields provided in your application, we regret to inform you that we are unable to approve your request at this time.

Our decision is based on the following factor(s):

- **Substandard Acreage Output:** The historical average yield per acre for the designated parcels falls below the minimum productivity threshold required for this loan program.
- **Projected Revenue Insufficiency:** Based on current market prices and your documented acreage output, the projected harvest does not provide a sufficient debt-coverage ratio to ensure repayment of the principal and interest.

Our lending guidelines require a minimum yield of [Insert Minimum Yield] per acre for [Crop Type], whereas your records indicate an average of [Insert Applicant Yield].

If you believe there has been an error in the acreage data or if you have implemented recent soil improvements or irrigation upgrades that are not reflected in your historical records, you may request a reconsideration by submitting additional documentation within [Number] days.

You have the right to a written statement of the specific reasons for this denial if you submit a request to our office within 60 days of this notice.

Sincerely,

[Officer Name]

[Title]

[Financial Institution Name]